

IN RE:

EDWARD P SANDERS
ELIZABETH K SANDERS

CASE NO. 04 B 20388

CHAPTER 13

JUDGE: A. BENJAMIN GOLDGAR

Debtor

SSN XXX-XX-6803

SSN XXX-XX-5000

TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, Chapter 13 Standing Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 USC 1302(b)(1).

1. The case was filed on 05/26/04 and confirmed on 10/08/04.
2. The plan is paid in full.
3. The Debtor paid a total of \$ 95170.38 .
4. The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
NORTH COMMUNITY BANK	SECURED	9366.22	971.95	9366.22
EMC MORTGAGE CORP	CURRENT MORTG	.00	.00	.00
EMC MORTGAGE	MORTGAGE ARRE	38280.09	.00	38280.09
PORTFOLIO RECOVERY ASSOC	UNSECURED	10959.92	1318.99	10959.92
AT&T UNIVERSAL CARD	UNSECURED	NOT FILED	.00	.00
CAPITAL ONE FINANCIAL	FILED LATE	.00	.00	.00
CAPITAL ONE FINANCIAL	FILED LATE	.00	.00	.00
ECAST SETTLEMENT CORPORA	UNSECURED	4250.97	515.46	4250.97
RESURGENT CAPITAL SERVIC	UNSECURED	2239.40	275.85	2239.40
DISCOVER BANK	UNSECURED	4767.33	583.42	4767.33
DISCOVER BANK	UNSECURED	4923.30	602.00	4923.30
ROUNDUP FUNDING LLC	UNSECURED	188.94	23.09	188.94
ECAST SETTLEMENT CORPORA	UNSECURED	337.55	41.00	337.55
PORTFOLIO RECOVERY ASSOC	UNSECURED	2688.12	328.54	2688.12

Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
TOTAL CLMS ALLOWED	47646.31	.00	30355.53	.00	78001.84
PRINCIPAL PAID	47646.31	.00	30355.53	.00	78001.84
INTEREST PAID	971.95	.00	3688.35	.00	4660.30
TOTAL PAID	48618.26	.00	34043.88	.00	82662.14

The Debtor's attorney, LEGAL HELPERS PC , was allowed \$ 2700.00 and was paid \$ 1000.00 direct and \$ 1700.00 through the plan.

The Trustee received \$ 3755.90 .

Refunds to the Debtor totaled \$ 7052.34 .

Wherefore, the Trustee requests an order be entered discharging the Trustee and the surety on his bond from any further liability

in this case.

Dated: 02/08/08

/S/
GLENN STEARNS
CHAPTER 13 TRUSTEE

PAGE 2

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